

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-24161-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Denise Gardener
522 Chestnut Pl
Teaneck, NJ 07666-2423

Social Security No.:
xxx-xx-8596

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 07/12/2017 and a confirmation hearing on such Plan has been scheduled for 9/21/2017.

The debtor filed a Modified Plan on 10/06/2017 and a confirmation hearing on the Modified Plan is scheduled for 11/2/2017 at 10:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 6, 2017
JAN: mg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Denise Gardener
 Debtor

Case No. 17-24161-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db	Denise Gardener, 522 Chestnut Pl, Teaneck, NJ 07666-2423
cr	+Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
516983622	+CIT BANK, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516935930	CIT Bank, PO Box 4045, Kalamazoo, MI 49003-4045
516989508	+CIT Bank, N.A., fka OneWest Bank, N.A.,, fka OneWest Bank, FSB, PO BOX 9013, ADDISON, TEXAS 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2017 22:55:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 06 2017 22:55:34 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+CIT BANK N.A., Robertson Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, Fl 33487-2853
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB	dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor	CIT BANK N.A.	bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Marie-Ann Greenberg			magecf@magtrustee.com
Robert M. Rich	on behalf of Debtor	Denise Gardener	rrlaw@aol.com, G14833@notify.cincompass.com, carmelita.rrlaw@gmail.com
U.S. Trustee			USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5